

Law Office of Eric A. Maskell  
P.O. Box 1112  
Hurst, TX 76053

Phone: (682) 465-6503  
Bar Number: 24041409

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION

IN RE: §  
(H) **Anthony L. Ellis, Sr.** § CASE NO: **05-95426-DML-13**  
(W) §  
Debtor(s) §  
§

FOR CLERK'S USE ONLY

**DEBTOR'S PRELIMINARY CHAPTER 13 PLAN**

DATED: **10/16/2005**.

<b>TRUSTEE'S NOTES:</b>		Date Case Filed	<b>10/16/2005</b>
		Type of Payment 1=Annual, 2=Semi-Annual 4=Quarterly, 12=Monthly	<b>12</b>
		First Payment Due	<b>11/30/2005</b>
H&W Monthly Take Home Pay	<b>\$7,500.00</b>	Periodic Payment Amount	<b>\$150.00</b>
Less Expenses	<b>\$7,420.52</b>	Number of Plan Payments	<b>36 months</b>
Equals Surplus	<b>\$79.48</b>	Equals Base Plan Amount	<b>\$5,400.00</b>
		Calculated Amount	<b>\$5,400.00</b>
Total Debtor Attorney Fees	<b>\$2,500.00</b>	Noticing Fees: # of Notices X 1 The Trustee shall be allowed to collect noticing fees from the first distribution to creditors.	<b>24</b>
Attorney Fees paid by Trustee (Gross amount paid including interest, if any)	<b>\$994.00</b>	Rate	<b>\$0.00</b>
Total Filing Fees of <u>\$189.00</u> with	<b>\$0.00</b> paid by Trustee	Total Noticing Fees	<b>\$0.00</b>

**HOME MORTGAGE:**

Regular mortgage payments on all liens to be paid "Direct" by Debtor beginning on **11/1/2005**.

Arrearages are to be paid by the Trustee as follows:

Lien Holder	Total Arrearage	Through MM/DD/YY	Interest Rate	Payment Term	# of Payments	Periodic Payment Amount
<b>(None)</b>						

**SECURED CREDITORS:**

Name	Description of Collateral	Scheduled Amount	Value of Collateral	Annual Int. Rate	Term	# of Pmts.	CD	Periodic Payment Amount
ABN Amro Home Mortgage	primary residence	\$89,000.00	\$83,204.00	0%	N/A	N/A	0	\$756.24 (Direct)
Bank of America	Dodge Stratus Boat	\$23,832.68	\$23,988.00	0%	N/A	N/A	0	\$254.72 (Direct)
Bank of America	2005 Ford Truck F150	\$52,241.03	\$50,000.00	0%	N/A	N/A	0	\$998.42 (Direct)
Bank of America	2005 Hummer H2	\$78,876.17	\$75,000.00	0%	N/A	N/A	0	\$1,431.78 (Direct)
GE Money Bank	Sea DO	\$17,489.08	\$15,000.00	0%	N/A	N/A	0	\$191.05 (Direct)

\* See Pro Forma, if attached, for a detail of Pro-Rata and/or Variable payments.

Computer software provided by LegalPRO Systems, Inc., San Antonio, Texas - (210) 561-5300.

(H) Anthony L. Ellis, Sr.

**DEBTOR'S PRELIMINARY CHAPTER 13 PLAN**

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Union Square	2001 Buick Century	\$7,500.00	\$8,575.00	0%	N/A	N/A	0	\$358.00 (Direct)
US Bank	Galaxy Boat	\$28,643.02	\$28,000.00	0%	N/A	N/A	0	\$259.87 (Direct)
Wells Fargo Auto Finance	2005 Ford Van E350	\$44,523.91	\$40,000.00	9.04%	N/A	N/A	0	\$900.60 (Direct)

CD..... 0 = Direct or Surrender, 1 = Paid by Trustee (Any Deficiency will automatically be bifurcated or "split" and included in the unsecured class)

**EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

Creditor Name	Description of Contract	Election	In Default
(None)			
			No

**PRIORITY CREDITORS:**

Name	Amount Disputed	Scheduled Amount	Annual Int. Rate	Term	# of Pmts.	Periodic Payment Amount
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**SPECIAL CLASS UNSECURED CREDITORS:**

Name	Basis for Classification	Scheduled Amount	Annual Int. Rate	Term	# of Pmts.	Periodic Payment Amount
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**GENERAL UNSECURED CREDITORS:**

The general unsecured creditors, listed below, will receive an estimated 2% of their claims, or a pro rata share of Total Payments (Base Plan Amount) shown above, after all of the above claims are paid in full.

Name	Note	Amount
American Express		\$19,665.28
American Express		\$20,266.85
American Express		\$10,320.89
American Express		\$135.00
Bank of America		\$8,095.46
Chase Bank		\$11,894.87
Chase Bank		\$6,419.83
Chase Bank		\$23,567.14
Citibank		\$7,693.04
Discover		\$7,978.63
MBNA America		\$14,886.00
Military Star Credit		\$1,000.00
Sears Mastercard		\$7,401.25
Travis Credit Union		\$8,703.21
Wells Fargo Visa		\$8,700.00

Total Unsecured Debt ---> **\$156,727.45**

The total of all unsecured debt, including deficiencies is \$156,727.45 with \$3,866.00 paid to the unsecured creditors.

\* See Pro Forma, if attached, for a detail of Pro-Rata and/or Variable payments.

(H) Anthony L. Ellis, Sr.

**DEBTOR'S PRELIMINARY CHAPTER 13 PLAN**

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(C#) 05-95426-DML-13

**COMPUTATION OF REQUIRED PLAN PAYMENTS:**

	Total Amounts	Total Payments with Interest (Gross amount to be disbursed)
Filing Fees	<b>\$0.00</b>	<b>\$0.00</b>
Noticing Fees	<b>\$0.00</b>	<b>\$0.00</b>
Debtor Attorney Fees	<b>\$994.00</b>	<b>\$994.00</b>
Home Mortgage Arrears	<b>\$0.00</b>	<b>\$0.00</b>
Secured Claims	<b>\$0.00</b>	<b>\$0.00</b>
Priority Claims	<b>\$0.00</b>	<b>\$0.00</b>
Special Class Unsecured Claims	<b>\$0.00</b>	<b>\$0.00</b>
General Unsecured Claims	<b>\$156,727.45</b>	<b>\$3,866.00</b>
<b>Totals</b>	<b>\$157,721.45</b>	<b>\$4,860.00</b>
With Zero to Unsecureds	<b>\$1,534.00</b>	Trustee Fees <b>\$540.00</b>
Base Plan Amount	<b>\$5,400.00</b>	<u>10</u> % of Total Payments (less filing & noticing fees)
Available for Unsecureds	<b>\$3,866.00</b>	Total Payments <b>\$5,400.00</b>
Unsecured Percentage Computed on Base Plan Amount	<b>2%</b>	Total distribution + Trustee Fees + Filing & Notice Fees
		Required Periodic Payment to Achieve Unsecured Percentage <b>\$150.00</b>

\* See Pro Forma, if attached, for a detail of Pro-Rata and/or Variable payments.

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(H) Anthony L. Ellis, Sr.

**DEBTOR'S PRELIMINARY CHAPTER 13 PLAN**

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(C#) 05-95426-DML-13

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**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a copy of the foregoing PRELIMINARY CHAPTER 13 PLAN was served upon the following parties of interest:

Tim Truman  
6851 NE Loop 820, Suite 300  
North Richland Hills, TX 76102

and all parties and creditors listed on the original mailing matrix and any amended mailing matrix.

DATED: 10/31/2005

/s/ Eric A. Maskell

Eric A. Maskell

Law Office of Eric A. Maskell  
P.O. Box 1112  
Hurst, TX 76053

Phone: (682) 465-6503  
Bar Number: 24041409

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION

IN RE: §  
**Anthony L. Ellis, Sr.** § CASE NO: **05-95426-DML-13**  
§  
Debtor(s) §  
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**AUTHORIZATION FOR PRE-CONFIRMATION DISBURSEMENT** DATED: **10/16/2005**

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed in accordance with Standing Order Number 93-1, as indicated below:

Periodic Payment Amount	<b>\$150.00</b>	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$0.00
Related Expense to Trustee	\$14.50	\$15.00
Filing Fees	\$0.00	\$0.00
Noticing Fees	\$0.00	\$0.00
<b>Subtotal Expenses/Fees</b>	<b>\$19.50</b>	<b>\$15.00</b>
Available for Adequate Protection, Attorney Fees and Undisputed Priority Claims from First and Second Disbursements:	<b>\$130.50</b>	<b>\$135.00</b>

**SECURED CREDITORS:**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
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Total Adequate Protection Payments for Secured Creditors: **\$0.00**

**SPECIAL CLASS CREDITORS:**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
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Total Adequate Protection Payments for Special Class Creditors: **\$0.00**

(H) Anthony L. Ellis, Sr.  
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 (C#) 05-95426-DML-13

**AUTHORIZATION FOR PRE-CONFIRMATION DISBURSEMENT**

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Total Adequate Protection Payments:	<b>\$0.00</b>
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Funds Available For Debtor's Attorney First Disbursement:	<b>\$130.50</b>
Funds Available For Debtor's Attorney Future Disbursements:	<b>\$135.00</b>
Estimated Number of Months to Pay all Attorney Fees:	<b>8</b>

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Available For Secured Creditors as Authorized Above After Debtor's Attorney Fees are Paid in Full:	<b>\$135.00**</b>
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ADEQUATE PROTECTION PAYMENTS TO SECURED CREDITORS WILL AUTOMATICALLY INCREASE TO PLAN PAYMENT AMOUNTS IF ATTORNEY'S FEES ARE PAID IN FULL OR \$1,500.00 IS PAID AND \$500.00 IS RESERVED PRIOR TO CONFIRMATION. ANY EXCESS FUNDS WILL BE PAID TO UNDISPUTED PRIORITY AND/OR SPECIAL CLASS UNSECURED CLAIMS.

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☐ PROPOSED, AUTHORIZED, REQUESTED AND ACKNOWLEDGED BY DEBTORS:

☐ DEBTOR(S) DECLINE(S) AUTHORIZATION FOR PRE-CONFIRMATION DISBURSEMENT:

DATED: 10/31/2005

/s/ Eric A. Maskell  
 Attorney for Debtor(s)

\_\_\_\_\_  
 Trustee, Attorney for Trustee or Trustee's Representative

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NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: §  
(H) **Anthony L. Ellis, Sr.** § CASE NO: **05-95426-DML-13**  
**xxx-xx-6418** §  
(W) §  
Debtor(s) §

FOR CLERK'S USE ONLY

**CHAPTER 13 PLAN SUMMARY (EXHIBIT "A")**

**DATED: 10/16/2005**

Petition was filed on 10/16/2005.

H&W Monthly Take Home Pay: \$7,500.00 Expenses: \$7,420.52 Surplus: \$79.48

First payment due by: 11/30/2005.

**PLAN PAYMENT:** Debtor(s) to pay \$150.00 per month for 36 months for a total of \$5,400.00.

**ADMINISTRATIVE:** Total debtor's attorney fees of \$2,500.00 with \$994.00 through the plan.

Outstanding filing fees of \_\_\_\_\_ will be paid through the plan.

If applicable, the trustee shall collect noticing fees from the first disbursement in the amount of \$0.00.

**HOME MORTGAGE:**

Regular mortgage payments on all liens to be "Direct" by Debtor beginning 11/1/2005.

Arrearages are to be paid by the Trustee as follows:

Lien Holder	Total Arrearage	Through MM/DD/YY	Interest Rate	Payment Term	# of Payments	Periodic Payment Amount
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**SECURED CREDITORS:**

Name	Description of Collateral	Scheduled Amount	Value of Collateral	Annual Int. Rate	Term	Periodic Payment Amount
ABN Amro Home Mortgage	primary residence	\$89,000.00	\$83,204.00	0%	N/A	\$756.24 (Direct)
Bank of America	Dodge Stratus Boat	\$23,832.68	\$23,988.00	0%	N/A	\$254.72 (Direct)
Bank of America	2005 Ford Truck F150	\$52,241.03	\$50,000.00	0%	N/A	\$998.42 (Direct)
Bank of America	2005 Hummer H2	\$78,876.17	\$75,000.00	0%	N/A	\$1,431.78 (Direct)
GE Money Bank	Sea DO	\$17,489.08	\$15,000.00	0%	N/A	\$191.05 (Direct)
Union Square	2001 Buick Century	\$7,500.00	\$8,575.00	0%	N/A	\$358.00 (Direct)
US Bank	Galaxy Boat	\$28,643.02	\$28,000.00	0%	N/A	\$259.87 (Direct)
Wells Fargo Auto Finance	2005 Ford Van E350	\$44,523.91	\$40,000.00	9.04%	N/A	\$900.60 (Direct)

**EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

Creditor Name	Description of Contract	Election	In Default
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(None)

No

**PRIORITY CREDITORS:**

Name	Amount Disputed	Scheduled Amount	Annual Int. Rate	Term	Periodic Payment Amount
Law Office of Eric A. Maskell	\$0.00	\$994.00	0%		First Funds

\* Variable Payments Scheduled. See Pro Forma, if attached.

(H) Anthony L. Ellis, Sr.

**CHAPTER 13 PLAN SUMMARY (EXHIBIT "A")***Page 2*

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(C#) 05-95426-DML-13

**SPECIAL CLASS UNSECURED CREDITORS:**

Name	Basis for Classification	Scheduled Amount	Annual Int. Rate	Term	Periodic Payment Amount
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**GENERAL UNSECURED CREDITORS:**Pay approximately 2%.

Name	Disputed	Contingent	Note	Amount
American Express	<input type="checkbox"/>	<input type="checkbox"/>		\$19,665.28
American Express	<input type="checkbox"/>	<input type="checkbox"/>		\$20,266.85
American Express	<input type="checkbox"/>	<input type="checkbox"/>		\$10,320.89
American Express	<input type="checkbox"/>	<input type="checkbox"/>		\$135.00
Bank of America	<input type="checkbox"/>	<input type="checkbox"/>		\$8,095.46
Chase Bank	<input type="checkbox"/>	<input type="checkbox"/>		\$11,894.87
Chase Bank	<input type="checkbox"/>	<input type="checkbox"/>		\$6,419.83
Chase Bank	<input type="checkbox"/>	<input type="checkbox"/>		\$23,567.14
Citibank	<input type="checkbox"/>	<input type="checkbox"/>		\$7,693.04
Discover	<input type="checkbox"/>	<input type="checkbox"/>		\$7,978.63
MBNA America	<input type="checkbox"/>	<input type="checkbox"/>		\$14,886.00
Military Star Credit	<input type="checkbox"/>	<input type="checkbox"/>		\$1,000.00
Sears Mastercard	<input type="checkbox"/>	<input type="checkbox"/>		\$7,401.25
Travis Credit Union	<input type="checkbox"/>	<input type="checkbox"/>		\$8,703.21
Wells Fargo Visa	<input type="checkbox"/>	<input type="checkbox"/>		\$8,700.00

Total Unsecured Debt ---&gt;

**\$156,727.45**